FRANKLIN TEMPLETON

Financial foundations toolkit



Investment and Insurance Products: • Are not FDIC or any Other Government Agency Insured • Are not Bank Guaranteed • May Lose Value

Franklin Templeton has a wide variety of educational materials approved for participant use.

Three categories of resources include:

Financial planning

Explores strategies to help investors save, plan and prepare for retirement and other financial goals.

Market perspectives

Provides insights on markets, industry trends and economic developments.

Investment concepts

Strengthens knowledge of investment principles, portfolio construction and investment products.



Financial planning

Explores strategies to help investors save, plan and prepare for retirement and other financial goals.

Are you maximizing the value of your Social Security benefits?

A brochure that looks at some of the issues that should be considered before making decisions about starting Social Security benefits.

Health savings accounts

A presentation that offers an overview of the basic principles of health savings accounts (HSAs), how these accounts compare to other options and how HSAs can be used to save for future health care expenses.

Take control of your financial future: Five things every woman should know about investing

A presentation that discusses strategies to overcome common barriers to investing that are unique to women and provides practical information to help female investors own their financial future.

Tax-advantage retirement savings

A flyer that highlights the benefits of an investment-only variable annuity (IOVA) and shows how a tax-deferral vehicle such as an IOVA can have a substantial impact on portfolio value.

College savings: It takes a village

A flyer that helps investors consider asking friends and family to contribute to their child's college savings plan and help them in their savings efforts.

529 plans: Beyond the basics, expanded uses—it's not just for college anymore

A presentation that introduces 529 plans, including the history of the legislation, tax advantages of using these plans and why it's important to save early and often for education.

Five things you need to know about optimizing Social Security

A brochure highlighting five key considerations for optimizing Social Security benefits, helping investors understand claiming strategies, retirement income planning and ways to maximize lifetime retirement income.

Tax-aware: Keep more of what you earn

A brochure that explains how tax-aware investing strategies, including municipal bonds and tax-loss harvesting, may help investors reduce the impact of taxes and keep more of their investment returns.

Financial planning (cont'd)

Explores strategies to help investors save, plan and prepare for retirement and other financial goals.

Retirement guide: Creating a financial game plan

A brochure that provides a guide to developing a financial game plan, highlighting the benefits of consolidating your savings for better manageability. It includes three worksheets to help you organize information and collaborate with your financial professional to create a personalized plan.

The top 10 things everyone should know about 529 college savings plans

A flyer that highlights ten reasons why many have selected 529 college savings plans to help invest for their loved ones' future college expenses.

Navigating Social Security

A presentation for individuals nearing retirement, designed to help you understand how to claim Social Security, maximize your benefits and evaluate Medicare options—so you can make informed decisions and get the most from these essential programs.

Retirement Education Center

A retirement education center offering insights, tools and resources to help investors navigate every stage of the retirement journey, from building wealth and preparing for retirement to generating income and creating a lasting legacy.

The hidden costs of aging

A presentation of how unexpected age-related care and housing expenses can derail a long-term retirement plan. Multiple flyers are available with focuses on the individual housing options.

The home stretch: Seven things to do in the decade before you retire

A presentation that showcases the myriad of choices, dates and decisions investors will make while entering their final leg of working lives. Help identify potential hurdles and strategies for success that investors can use as they prepare to retire.



Investment concepts

Strengthens knowledge of investment principles, portfolio construction and investment products.

The rewards of long-term investing

A flyer that illustrates how the positives have outweighed the negatives for investors who take a long-term approach to investing.

What a difference a year makes

A flyer that illustrates how market performance during retirement years will impact the value of a portfolio and subsequently how long investors' money will last.

Five things you need to know to ride out a volatile stock market

A flyer that discusses how to cope with market volatility.

Six barriers to investment success

This brochure examines six biases from the field of behavioral finance, how these biases affect decision-making ability and the impact they can have on investment portfolios.

The benefits of a laddered portfolio

A flyer explaining that a bond ladder is a portfolio of bonds with staggered maturity dates. This structure is designed to provide predictable cash flow and help reduce interest rate risk.

The cost of timing the market

A flyer that discusses the consequences of remaining on the sidelines during periods of market volatility.

The power of perseverance

This flyer makes the case for staying invested by exploring intra-year declines and year-end total returns.

Why diversify? Because winners rotate.

A flyer with an asset allocation table showing 20 years of total returns for key asset classes.

Why should I invest in the stock market now?

This brochure looks at historical events that may have investors wondering when the "best" time was to invest. It discusses market pullbacks and why time in the market is more important than market.



Market perspectives

Provides insights on markets, industry trends and economic developments.

Anatomy of a recession

The Anatomy of a Recession (AOR) program is designed to help investors stay on top of the business cycle through our exclusive risk and recovery dashboards. Updated monthly, AOR offers a concise, practical look at what the key indicators are saying about the US economy and the potential impact on the equity markets from ClearBridge Investments.

16 rules for investment success

A flyer showcasing Sir John Templeton's time-tested global investing strategies, rooted in a disciplined, long-term and contrarian value approach.

Learning from the lessons of time

A brochure that demonstrates how market uncertainty can challenge an investor's confidence and derail long-term strategies. Puts the current market environment into perspective by looking at past market fluctuations and the lessons learned.

Ten decades of bulls and bears

A brochure that outlines the performance of various asset allocation strategies over the past 90+ years, providing historical, economic and cultural context for each decade.

Voice of the American Workplace

A research-based presentation exploring the perspectives of today's American workers, offering insights into changing retirement expectations and the strategies needed to support better retirement outcomes.

For more information, visit us online at www.franklintempleton.com.

Your trusted partner for what's ahead™

We believe that success requires more than just expertise—it demands powerful partnerships. As a forward-thinking asset manager, we build dynamic relationships with our clients, understand their goals and navigate the complexities of the market together. Our team leverages cutting-edge strategies and deep industry insights to unlock opportunities to help grow wealth. With Franklin Templeton by their side, investors don't prepare for the future—they shape it.

This material is being provided for general informational and educational purposes and should not be considered or relied upon as legal, tax or investment advice or an investment recommendation, or as a substitute for legal or tax counsel and provided for educational and informational purposes only. Any investment products or services named herein are for illustrative purposes only, and should not be considered an offer to buy or sell, or an investment recommendation for, any specific security, strategy or investment product or service. How and when to claim Social Security benefits is a personal decision, and can depend on a number of factors—such as your financial and individual situation, health, family longevity, and tax and Social Security laws which can be complex and subject to frequent change. Always consult a qualified professional for personalized advice and investment recommendations tailored to your specific goals, individual situation and risk tolerance.

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The Voice of the American Worker Survey was conducted by The Harris Poll on behalf of Franklin Templeton from November 7 to 19, 2025, among 2,000 employed US adults. All respondents had some form of retirement savings. This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. Findings from previous years reference studies of similar natures that were conducted by The Harris Poll on behalf of Franklin Templeton. Those studies are from October 16 to 28, 2020, among 1,007 employed US adults, from October 28 to November 15, 2021, among 1,005 employed adults, from October 17 to 27, 2022, among 1,000 employed adults, from November 9 to 21, 2023, among 2,001 employed adults, and from November 27 to December 10, 2024, among 2,018 employed adults.



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